

EXHIBIT 1

Claims Examiner

As of 2013-05-08

General Information

Profile ID: 000000002431 Claims Examiner Profile Status: Active
 Profile type: EPERFORMANCE PHLY Job Profile Status Date: 2010-10-25

Profile Identities

Profile Identity Option:	Set ID	Key 1 Value	Key 2 Value	Description
JOB_CODE	SHARE	000084		Claims Examiner

Job Summary

Content Item ID	Description
00000017173	Investigate and analyze insurance claims to determine extent of insurer's obligations. Settle claims with first and third party claimants in accordance with policy provisions and applicable law.

Responsibilities

Content Item ID	Description
00000017174	Evaluates each claim in light of facts; Affirm or deny coverage; investigate to establish proper reserves; and settles or denies claims in a fair and expeditious manner.
00000017175	Communicates with all relevant parties and documents communication as well as results of investigation.
00000017176	Thoroughly understands coverages, policy terms and conditions for broad insurance areas, products or special contracts.
00000017177	Travel may be required to attend customer service calls, mediations, and other legal proceedings.

Competencies

Content Item ID	Job Competency Title	Description	Target Proficiency
B1080	Information Capture	Knowledge of the processes and the ability to identify, capture and document relevant business information in an auditable, organized, understandable and easily retrievable manner.	2 - Working Experience
I0250	Conflict Management	Understanding of how to anticipate, recognize, and deal effectively with existing or potential conflicts at the individual, group, or situation level, ability to apply this understanding appropriately to diverse situations.	2 - Working Experience
I0700	Decision Making and Critical Thinking	Understanding of the issues related to the decision-making process, ability to analyze situations fully and accurately, and reach productive decisions.	2 - Working Experience
TIN020	Insurance Legal and Regulatory Environment	Knowledge and understanding of state laws and regulations affecting insurance practices.	2 - Working Experience
TIN510	Coverage Evaluation	Knowledge of how to locate policy information and interpret policy language as it applies to a specific claim.	2 - Working Experience
TIN520	Claim Investigation	Knowledge of how to gather necessary	2 - Working

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Content Item ID	Job Competency Title	Description	Target Proficiency
		Information to determine damage, liability, subrogation and other case-specific issues.	Experience
TIN530	Loss Assessment, Evaluation and Reserving	Knowledge of how to estimate the cost of a loss and to reserve that amount for eventual resolution.	2 - Working Experience
TIN540	Negotiation and Settlement	Knowledge of principles, techniques and practices of negotiation and settlement of claims.	2 - Working Experience

Mission Statements

Content Item ID	Description
PHLY2010	PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

Corporate Competencies

Content Item ID	Competency Title	Description	Target Proficiency
GROWTH	Profitability and Growth	Develops new ideas and initiatives that improve the organizations performance.	2 - Working Experience
PEOPLE	People and Culture	Seeks performance feedback and identifies approaches to improve own and others performance and learning.	2 - Working Experience
RISKMGMN	Risk Management	Knowledge of processes, tools and techniques for assessing and controlling an organizations exposure to risks of various kinds, ability to apply this knowledge appropriately to diverse situations.	1 - Basic Understanding
SRVCEXCE	Service Excellence	Knowledge of customer service concepts and techniques, ability to meet or exceed customer needs and expectations and provide excellent service in a direct or indirect manner.	3 - Extensive Experience

Department Mission

Content Item ID	Description
CLAIMS2010	<ul style="list-style-type: none"> - Experienced Claims Management Team - Type of Loss Product Technicians - Experienced, Consistent Staff & Structure - Management Review of Every Claim - Cradle to Grave File Management - Individual File Reserving - Low Examiner Authority Limits - Review Committee for All Lawsuits - Manageable Workloads - Emphasis on Educational Development and Niche Expertise - Managerial Review of All Payments Issued

Department Competencies

Content Item ID	Competency Title	Description	Target Proficiency
ACCURACY	Accuracy/Attention to Detail	Understanding of the necessity and value of accuracy and attention to detail, ability to process information with high levels of accuracy.	3 - Extensive Experience
COMMUNIC	Effective Communications	Understanding of effective communication concepts, tools and techniques, ability to effectively transmit, receive, and accurately interpret ideas, information, and needs through the application of appropriate communication behaviors.	3 - Extensive Experience

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Content Item ID	Competency Title	Description	Target Proficiency
PLANORG	Planning and Organizing	Mobilizes time and resources to get things done.	2 - Working Experience

Job Profile Metrics

Content Item ID	Competency Title	Description
CLMQTAUDIT	Quality - Quality Audit Score	Maintain at least 90% on claim audits.
CLMQTDIARY	Quantity - Diary	No diary over by the end of each week.
CLMQTED	Quantity - AIC Educational Goal	Complete first two parts of AIC in first year.
CLMQTNOTES	Quantity - Notes	Minimum of 25 relevant notes per day.
CLMQTRATIO	Quantity - Closing Ratio	Meet overall closing ratio goal
CLMSSCLMNOTE	Speed of Service - Days Since Last Claim Note	Target of less than 60 days since last claim note.
CLMSSCONTACT	Speed of Service - Initiating Policyholder/Claimant Contact	Initiate policyholder/claimant contact within 24 hours of claim receipt.
CLMSSTASK	Speed of Service - Addressing Mail/Tasks	Address all mail and tasks within three days of receipt.

Performance/Development Goals

Content Item ID	Competency Title	Description
EDUCATION	Education/Designation Training	In the comments below, please indicate the educational goals for the performance/development year.

Degrees

Content Item ID	Description

** End of report **